



## EBT WIRELESS PROJECT

### April 09 Newsletter



DHS

#### From the Editor – Jan Walters

| Total Transactions |               | EBT Transactions              | Total Sales on Wireless |
|--------------------|---------------|-------------------------------|-------------------------|
| <b>2008 Total</b>  | <b>27,670</b> | <b>4,252 (15.4% of total)</b> | <b>\$724,404</b>        |
| <b>2009</b>        |               |                               |                         |
| January            | 265           | 17 (6.4%)                     | \$14,678                |
| February           | 291           | 42 (14.4%)                    | \$23,494                |
| March              | 382           | 39 (10.2%)                    | \$26,075                |

This continues to be an interesting year. The number of EBT transactions for March 09 is 260% higher than one year ago (15 compared to 39). EBT sales are 222% higher (\$471 compared to \$1045). Total sales on wireless are 9.6% higher than one year ago. (\$23,780 compared to \$26,075). The average commercial transaction in March 09 was \$72.97 compared to \$26.79 for EBT.

Year-to-date total sales for 2009 are \$64,247 compared to \$53,910 a year ago.

Normally, flowers cannot be purchased with EBT benefits. However, we had one organic vendor who sells certain flowers to be used in salads. In this case, the farmer markets them as edible. According to USDA, if flowers are specifically marketed for consumption, EBT benefits may be used for the purchase.

**Signs – We are still seeing some signs that have ‘Farm Bureau’ on them. Since Farm Bureau does not sponsor this project any longer, you must cover up their name/logo. Call Tracy to obtain overlays to cover up Farm Bureau name/logo. Do not use duct tape as it ruins the sign. Our overlays are specially made for your signs.**

A suggestion on the survey forms was to include more information about what markets were experiencing EBT, debit/credit sales. Here are interesting facts regarding March sales:

There were 27 farmers/producers who had sales. Twelve farmers had EBT sales. Seven of the twelve farmers with EBT sales are located in the Quad City area.

Like last month, sales for meat topped all other categories with approximately 47% of all sales. The second highest category is for those farmers who sell produce/CSAs, & various other items with 25% of all sales. Baked goods came in third with 21% of all sales. Specialty items such as cheese, honey, jam/jelly and salsa came in with 5.6% of the sales. Greenhouse items made up the difference with 1.4% of the sales. Greenhouse sales will explode in late April and May. May is normally a very high month for sales due to people purchasing flowers, plants, etc.

**Kudos again to Grossman’s Meats in Davenport for having the highest number of EBT sales (12). Good job Ives and Bonnie!**

## Freight House Market –Easter Bonnet Parade

This indoor market in Davenport held their First Easter Bonnet Parade on April 11, 2009. There were live animals for the children to see. Activities for the children, who then marched around the market once an hour with very colorful, interesting bonnets. Most of the vendors also used their creative skills to come up with bonnets. Customers got to vote on the bonnet they liked the best.

Even though the market was packed, Jan was able to visit briefly with each of the vendors participating in the EBT Wireless Project. Bill Gluba, Mayor of Davenport, was also visiting the market to collect Iowa made products to take on his upcoming trip to Saudi Arabia. In 2009, there are 125 vendors signed up for both the inside and outside market. They have an excellent array of Iowa products for sale. The vendors at the market on this visit were: Nostalgia Farms (Ed & Joe), Grossman's Meats (Bonnie & Ives), Sawyer Beef (Norm), Allen's Grove Greenhouse (Gwen Coobs), Barb's Garden & Pantry (Steve & Barb Pethoud), Geest Farms (Ed & Katie), Milton Creamery (Randy High), R & R Farms (Rose & Ron Graves), and Oak Hill Acres (Andy Tygrett). There is also an Illinois farmer, Blossom Farms (Dawn Dykema) who acquired wireless equipment on her own so she can accept EBT and commercial credit cards. Dawn pays for all the fees herself.



Jan Walters, DHS, Mayor Gluba, Ed Kraklio, Nostalgia Farms



Illinois vendor who accepts EBT

Picture of indoor market



Illinois vendor (Wolfe Ridge) with colorful hat



customers modeling Easter bonnets



Jan & Ed, with his Easter bonnet



Joe Dennis, Nostalgia Farms \*\*



Spring bonnet

\*\* You can't tell from the size of the picture, but Joe Dennis' hat featured a miniature hoop building with real dirt and little plants! That is what I call creative.

## Customer Survey Results

DHS staff contacted a few EBT households who recently purchased items at the Freight House farmers market in Davenport. Here are their comments:

1. Is there a specific food item that you went there to buy?  
Meat: 3 Eggs: 1 Cheese/Bread 1 Vegetables: 1 Baked goods: 1 Non food items: 1
2. Why do you like to buy those items at farmers markets?
  - Quality and nutrition
  - Want meat from one cow rather than 1000. I'm pro-animal treatment and like supporting local business
  - Want to know where they're coming from and can talk to the farmer that raised it.
  - Green thing to do
3. Are there other items you would like to buy at the farmers market but you can't find them?
  - Raw milk and cheese
  - Cheese or butter – couldn't find it last weekend. It's hit or miss.
  - Waiting for seasonal items
  - Scones. They're usually available, but not today.
4. What services would you like the market to offer that isn't there today?
  - Better restroom
  - Chair/tables to sit and enjoy a cup of coffee and rolls or other items that we purchase (2)
  - Completely satisfied
  - Think they do a great job so far
5. It is good to support the local economy by buying from local farmers/producers?  
Yes: 4 No:
6. Food from the market is fresher: Yes: 3 No: Sometimes: 1
7. I want to eat healthier: Yes: 4 No:
8. Food at the farmers markets cost more than a grocery store: Yes: No: 3  
Depends/typically no: 1
9. I prefer to buy at farmers markets because:
  - It is closer than the stores and easy to get to
  - Better quality
  - Know where it is coming from and know farmers
  - Greener and supporting local economy and also know someone down there.

## **Food Safety Modernization Act HR 875 – What is it?**

Recently DHS has received a couple of calls regarding this federal legislation. The official description is “To establish the Food Safety Administration within the Department of Health & Human Services to protect the public health by preventing food-borne illness, ensuring the safety of food, improving research on contaminants leading to food-borne illness, and improving security of food from intentional contamination, and for other purposes.”

This description raises concerns for some small producers and farmers markets. The good news is that IDALS and the Farmers Market Coalition are monitoring the legislation. According to IDALS, the sponsors of the bill do realize the challenges for small producers. As to what this all means for the future is unknown at this time. If you have specific issues or questions on this topic, please contact Mike Bevins at IDALS (515-242-5043).

## **New Customer Survey Cards for 2009**

DHS will be delivering or mailing you a supply of new survey cards. The survey contains several new questions such as:

- Why do you like to shop at farmers markets?
- What markets do you usually shop at?
- What did you buy today?
- Are there any items you would like to buy at the market but can't find?
- What services could the market offer or provide that would make you shop there more often? (canning classes, restrooms, hand-washing stations, other)
- If a year-round market was in your area, would you shop at it during the winter months?
- How did you pay for your purchase today? EBT, Debit, Credit, Cash
- Additional comments –

DHS is hoping to learn more about the shopping habits of EBT households and what could be done to have them frequent more farmers markets. We will be sharing feedback from the customer survey in the monthly newsletters.

**When you receive your new supply of survey cards, please be sure to give each customer a survey card to take with them or drop one in their bag.**

## **Update on PCI Compliance Fee from TMS**

Good news! As you remember, your accounts were debited \$69 in January. DHS staff and our contact from Merchant Source have been advocating a refund for those fees, as not all processors were charging retailers for this fee. TMS has reconsidered this issue and is refunding each farmer \$51.75. If your account is open, a credit will show up on your March statement. If your account is closed, they indicated that they will EFT the money to your bank account.

## **It's Market Time!**

Can you believe that outdoor markets will begin in just a couple of weeks? Tracy has sent an e-mail to several of you whose machines were turned on in April or May 1<sup>st</sup>. Remember to test your wireless devices **before** your first trip to the market. Also if you are getting low on paper, give us a call. We don't want to you run out of paper at the market! It's such an exciting time of the year. We wish we could be working outside or in the greenhouse with you. DHS staff wish you all the best this year at the market. We hope to see you all this year at the farmers markets.

## **High Interest for EBT Wireless Project**

There has been a high amount of interest in the Wireless Project from farmers around the state, even from neighboring states. Over forty applications have been mailed in the last couple of months. DHS received a call from a farmer in Minnesota who sells at a market in the Twin Cities. He indicated that no other farmer at his market currently accepts EBT and he wants to be the first. He found an article about the Iowa Project and called us for help. The Minnesota Dept. of AG contacted DHS as they have received grant funds and are trying to obtain wireless equipment for farmers. They are checking out the merchant provider that Iowa uses for the EBT Wireless Project.

## **Refresher Training**

If any one would like to have a refresher training session before the market season starts, please call Tracy to schedule an appointment. We can do phone training or explore other options for meeting with you.

## **Important Information on Turning Off Your Machine!**

If you decide to turn off your wireless machines, it is extremely important that you contact Tracy first, not Total Merchant Services (TMS). The EBT Wireless Program is a special program and therefore the closure forms **HAVE** to come through us. If you contact TMS directly, you may incur the \$295 early termination fee. We have had two farmers go directly to TMS and one of the farmers even sent the State of Iowa owned equipment back to TMS and it cannot be retrieved. The same farmer also threw away our signs. Because of these actions, the farmer has been billed for the loss State of Iowa equipment. If you have any questions on this issue, please contact Tracy.

## **Reminders:**

1. **Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.**
2. **Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.**
3. **You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.**

4. If your machine quits working, be sure to call Jan or Tracy right away! Or if need help during the weekend, you can call the 800 phone number on the side of your machine.
5. Let us know if you need any supplies such as paper rolls, power cords, or battery.
6. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs. We will pick them up from you.
7. **Charge your batteries before market.** You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Tracy for a replacement.
10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

## Help Desk

**We are here to help you!**

**When you have questions about:**

- **Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-5545 or Jan Walters at 515-281-3588.**
- **What you can sell to EBT customers, or being authorized to accept EBT? Call FNS at 515-284-4035.**
- **Food Assistance eligibility? Call Char Hansen at 515-281-6820.**